

### REMARKS

On January 24, 2006, Cynthia Caramana and the undersigned representing the assignee, had a telephonic interview with the examiner. Initially, Applicant would like to thank the Examiner for the telephonic interview. During the interview, the basis for the outstanding restriction requirement was discussed. The examiner indicated that the restriction requirement was proper due to the differences in scope among the dependent claims. The examiner also agreed to withdraw the restriction requirement if the independent claims were amended to be commensurate in scope to each other.

Although, applicant disagreed with the basis for the restriction requirement, the Applicant agreed to consider to amend the claims. .

Responsive to the action mailed January 10, 2006, applicant elects the invention of Group II drawn to the embodiment of a method for managing financial assets. The election is made with traverse.

On pages 3-4 of the Office Action, the Examiner stated his reasons for issuing the restriction requirement:

Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a system for managing financial assets, whereas invention II relates to a computer-based method of managing financial assets. It is evident from the steps of the two inventions that the inventions are different in scope and utility. See MPEP 9 806.05(d).

Applicant has amended independent claims 1, 8, and 17 to recite essentially the same limitations giving the claims essentially the same scope. Independent claims 1, 8 and 17 now call for a system, a method and a computer program product that recites the features segregate the financial assets into a first category and a second category according to a first set of abstraction rules ... segregate the financial assets contained within a first one of each of the first and second categories into asset classes according to a second set of abstraction rules ... abstract information regarding a subgroup of the financial assets ... the first abstraction rule defining the subgroup according to user-defined specifications ... summarize the information

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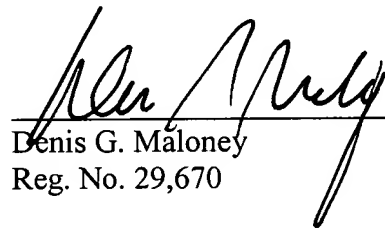
provided by operation of the first abstraction rule; and provide information electronically regarding individual financial assets within the subgroup of the pool according to at least a second abstraction rule stored electronically on the computer system, the second abstraction rule defining at least one of the individual financial assets according to user-defined specifications for purchasing financial assets.

Accordingly, Applicant respectfully requests examination of all the claims and withdrawal of the restriction requirement in view of the amendment and remarks.

While no fees are believed due at this time, please apply any charges or credits to Deposit Account No. 06-1050, referencing Attorney Docket Number 12023-003001.

Respectfully submitted,

Date: 2/6/06

  
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